

**UNEMPLOYMENT
INSURANCE
AGENCY**

RICK SNYDER, Governor
State of Michigan

STEVE ARWOOD, Director
Department of Licensing and
Regulatory Affairs

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Unemployment Insurance Agency

Employer Electronic Payment Options

Employers have the option to pay their quarterly unemployment tax liability electronically by Automated Clearing House (ACH) Credit or ACH Debit (a single payment or Bulk Payment functionality to pay for multiple employer accounts). These options make paying taxes simpler and more convenient. Employers who wish to pay their unemployment quarterly taxes by ACH Debit do so through their Michigan Web Account Manager (MiWAM). Please note there is a \$5,000,000 transaction cap on payments made through MiWAM. There is no limit for the ACH Credit option which is arranged through your financial institution.

REMINDER: Employers with greater than 25 employees, this is the last quarter you may file a paper tax form. Your April tax return MUST be filed electronically per MCL 421.13(2).

ACH Debit Transmissions

Employers who wish to pay their unemployment taxes through their MiWAM Account must verify with their financial institution that they have the ability to authorize a debit from their bank account. Some financial institutions offer a service referred to as "Debit Blocking" to their customers to prevent unauthorized debits (withdrawals) from their accounts. If an employer has this service on their account, they must contact their financial institution and have ACH transactions identified with the company ID 9044021793, which authorizes UIA to debit the account. **Failure to do this prior to making a payment through MiWAM will result in UIA not being able to receive the electronic payment.**

To make a payment, an employer must first log in to their MiWAM account which can be accessed through the UIA website at www.michigan.gov/uia and establish a payment profile. When ready to make a payment, click on the "Pay" button next to the quarter you wish to pay and complete the required fields. (For First and Last Name fields, if the account belongs to a business named ABC Corp., "ABC" would be typed in the First Name field and "Corp." would be typed in the Last Name field.) Do not enter any of the banking information at the bottom of the screen as your payment profile provides this information. **Please note that the payment date selected will be considered the date "received" by the Agency.**

The screenshot shows a web form for making a payment. At the top, there are input fields for 'First Name' and 'Last Name'. To the right is a 'Payment Date' dropdown menu set to '03-Oct-2012'. Below these is a 'Ta' field with a dropdown arrow. The 'PAY TO THE ORDER OF' field is set to 'Unemployment Insurance Agency'. To the right of this is a 'Check Type' dropdown menu. Below the 'PAY TO THE ORDER OF' field is a 'MEMO' section with the text: 'December 2012' and 'MEMO: This payment will be designated to the quarter to pay off the obligation assessment, penalty, interest, and tax/reimbursement due'. At the bottom, there are five input fields: 'Bank Account Type', 'Routing Number', 'Routing Number Verify', 'Account Number', and 'Account Number Confirm'.

For technical questions on paying taxes through the ACD Debit option, please contact MiWAM Support at (313) 456-2188, 8 am to 5 pm, Monday through Friday or through email at MiWAMSupport@michigan.gov.

Bulk Payments

The Bulk Payment feature allows Michigan UIA tax payers to authorize a single payment and submit a file indicating how the payment should be allocated for multiple employers through their MiWAM account. Only web account users who are directly authorized to file and pay on behalf of the employer, or have a Power of Attorney on file with UIA for the employer, can use this function. This function can also be used for reimbursement payments.

The fixed-length file format shown below provides the information needed to allocate the authorized payment.

BULK PAYMENT BATCH/FILE HEADER

Field Name	Data Type Size	Format	Description
Record Type	String	1 X(1)	Acceptable value is the letter H. Identifies the record as a header record
Number of Payments	Integer	7 9(7)	Recon Field – Should match the total number of payments in the batch. This numeric field should be left-filled with zeros if the number of payments is less than the maximum field length.
Total Payment Amount	Integer	13 9(11)V9	Recon Field – Should match the total number of all payments in the batch. This numeric field should be left-filled with zeros if the payment amount is less than the maximum field length.
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BULK PAYMENT DETAIL RECORD

Field Name	Data Type Size	Format	Description
Record Type	String	1 X(1)	Acceptable value is the letter P. Identifies the record as a detail record
Employer Number	Integer	10 9(10)	Combines the employer number and multi-unit number
Quarter Ending	Integer	5 QCCYY	Q = 1, 2, 3 or 4 and the four-digit year
Payment Amount	Integer	13 9(11)V99	This numeric field should be left-filled with zeros if the payment amount is less than the maximum field length.
Payment Type	String	1 X(1)	Acceptable payment values are: R = Report, L = Loose, V = Voluntary*
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* **Report Payment (R)** – a payment received for a designated quarter for the payment of unemployment tax, penalty and/or interest.

Loose Payment (L) – a payment received without a designated quarter for the payment of unemployment tax, penalty and/or interest.

Voluntary Payment (V) – please refer to Section 19 of the MES Act regarding voluntary payments.

ACH Credit Transmissions

The ACH Credit feature allows the employer to authorize payments to the UIA to pay unemployment quarterly taxes or reimbursements using both the National Automated Clearance House Association (NACHA) Cash Concentration & Disbursement (CCD)+ and Corporate Trade Exchange (CTX) standard formats. You must contact your bank in advance to notify them of your ACH transfer amount. Most banks require at least 24 hours lead time. Please contact your bank for specific deadlines.

UIA treats each employer account number as a separate entity. Therefore, if you are submitting a payment for multiple UIA account numbers, a separate addenda record must be submitted for each account. Use the CTX format if you are submitting a payment with multiple addenda records. (The maximum number of addenda per transmission is 99.)

Your bank will need the following information for the transaction:

State of Michigan (UIA) Information

Bank Account Number 270766842
Bank Routing Number 021409169

COMPANY/BATCH HEADER RECORD (5)			ENTRY DETAIL RECORDS (6)	
Field 3 Originating Company Name	Field 4 Company Discretionary Data	Field 5 Originating Company Identification	Field 3&4 UIA's Bank Transit & Routing Number	Field 5 UIA's Bank Account Number
Your Company Name	270766842	Your Company UIA Number or FEIN	021409169	270766842

The UIA has adopted the following format for the addendum portion of the transaction (7 record):

Field	Contents
Segment Identifier (includes Record Type Code)	"705TXP"
Separator	"*"
TXP01	State of Michigan Unemployment Agency 10-digit assigned employer account number
Separator	"*"
TXP02	Tax Type Code: <ul style="list-style-type: none"> • If CCD+: <ul style="list-style-type: none"> ○ 13000 for Report Payment ○ 13010 for Loose Payment** • If CTX: <ul style="list-style-type: none"> ○ 13020 for Report Payment ○ 13030 for Loose Payment**
Separator	"*"
TXP03	Period for which tax was accrued in "YYMMDD" format. Must be the final day of the quarter the payment is intended for. Valid dates for 2012 include: 120331 / 120630 / 120930 / 121231
Separator	"*"
TXP05	Amount of tax being paid "\$\$\$\$\$\$cc" format ("cc"), cents must be filled in even if you transfer whole dollar amounts (do not include a decimal). For example, if the tax amount is \$123.45, then enter 12345
Terminator	"\"

** **Loose Payment** – a payment received without a designated quarter for the payment of unemployment tax, penalty and/or interest.

Compliance with filing Form UIA 1028, Employer's Quarterly Wage/Tax Report, online through MiWAM will help ensure efficient processing of the employer's quarterly tax report and payment.

For more information, employers may call the UIA Office of Employer Ombudsman (OEO) at either 1-855-484-2636 (4-UIAOEO) or 1-313-456-2300, or email OEO@michigan.gov. For information on how to set up a MiWAM account, please access the [MiWAM Toolkit](http://www.michigan.gov/uiam) at www.michigan.gov/uiam.



LARA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Michigan Department of Licensing and Regulatory Affairs
 Unemployment Insurance Agency
 Authority: UIA Director
 Cost: \$14 (1.4¢/copy). Paid for with federal funds.